

In re:
Wendy Madeline Matos
Debtor

Case No. 23-12612-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 22, 2023

User: admin
Form ID: 318

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2023:

Recip ID	Recipient Name and Address
db	Wendy Madeline Matos, 3108 Englewood St, Philadelphia, PA 19149-1503
14811521	+ E-Z Pass Pennsylvania, 300 East Park Dr, Harrisburg, PA 17111-2729
14811522	+ E-ZPass New Jersey, 375 McCarter Highway, Newark, NJ 07114-2562
14811526	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14811528	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14811529	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14811534	+ Td Retail Card Services, MS BT, POB 9475, Minneapolis, MN 55440-9475
14811535	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 22 2023 23:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14811510	+ Email/Text: backoffice@affirm.com	Dec 22 2023 23:44:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14811511	Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 23:57:38	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14811514	EDI: CCS.COM	Dec 23 2023 04:38:00	CCS, Payment Processing Center, P.O. Box 55126, Boston, MA 02205-5126
14811517	Email/Text: megan.harper@phila.gov	Dec 22 2023 23:44:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14811512	+ EDI: CAPITALONE.COM	Dec 23 2023 04:38:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14811513	EDI: AISACG.COM	Dec 23 2023 04:38:00	Capital One Auto Finance, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14811516	+ EDI: CITICORP	Dec 23 2023 04:38:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
14811518	Email/Text: bankruptcy@philapark.org	Dec 22 2023 23:44:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14811519	+ EDI: CCS.COM	Dec 23 2023 04:38:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14811520	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 22 2023 23:47:08	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
14811523	EDI: IRS.COM		

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		Dec 23 2023 04:38:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14811515	EDI: JPMORGANCHASE		
		Dec 23 2023 04:38:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14811524	^ MEBN		
		Dec 22 2023 23:38:21	PA Turnpike Toll By Plate, P.O. Box 645631, Pittsburgh, PA 15264-5254
14811525	+ Email/Text: bankruptcygroup@peco-energy.com		
		Dec 22 2023 23:44:00	Peco Energy, 2301 Market St N 3-1, Philadelphia, PA 19103-1380
14811527	EDI: PENNDEPTREV		
		Dec 23 2023 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14811527	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 22 2023 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14811530	+ Email/Text: bankruptcy@philapark.org		
		Dec 22 2023 23:44:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14811531	+ EDI: SYNC		
		Dec 23 2023 04:38:00	Synchrony Bank/Sams, Attn: Bnakruptcy, PO Box 965060, Orlando, FL 32896-5060
14811532	EDI: SYNC		
		Dec 23 2023 04:38:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5060
14811533	+ EDI: AIS.COM		
		Dec 23 2023 04:38:00	T Mobile, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14811536	^ MEBN		
		Dec 22 2023 23:38:16	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14811537	Email/Text: bknotice@upgrade.com		
		Dec 22 2023 23:43:00	Upgrade, Inc., Attn: Bankruptcy 275 Battery Street 23rd, San Francisco, CA 94111
14811538	+ EDI: WFFC2		
		Dec 23 2023 04:38:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A 3rd FL, Des Moines, IA 50328-0001

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2023

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Wendy Madeline Matos mail@cibiklaw.com cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Wendy Madeline Matos</u>	Social Security number or ITIN	xxx-xx-8834
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-12612-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Wendy Madeline Matos

12/21/23

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.